B 1 (Official Form 1) (1/08)	.1 Filed 02/27/09	- Entered	02/27/00 14	.01.07	Daga	<u></u>
Case 09-70684 Dac	Document	Page 1 o				
Name of Debtor (if individual, enter Last, First, Middle SUK, HYON CHU	):	Name of Joint	t Debtor (Spouse) (1	Last, First, M	fiddle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			nes used by the Joir ied, maiden, and tra		the last 8 years	
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D (if more than one, state all): 3540	(ITIN) No./Complete EIN		ts of Soc. Sec. or In one, state all):	dvidual-Tax	payer I.D. (ITI)	N) No./Complete EIN
Street Address of Debtor (No. and Street, City, and Sta	te):	Street Addres	s of Joint Debtor (N	lo. and Stree	t, City, and Stat	e):
1393 SPRING VALLEY DR CAROL STREAM, IL						
	ZIP CODE 60188					P CODE
County of Residence or of the Principal Place of Busin	DU PAGE		sidence or of the Pr			
Mailing Address of Debtor (if different from street add	ress):	Mailing Addr	ess of Joint Debtor	(if different	from street addr	ess):
	ZIP CODE				Z	P CODE
Location of Principal Assets of Business Debtor (if diff		:				P CODE
Type of Debtor	Nature of Busin	ess			uptcy Code Un	der Which
(Form of Organization) (Check one box.)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor in not one of the choice entities	(Check one box.)  Health Care Business Single Asset Real Esta 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other	te as defined in	Chapter 7 Chapter 9 Chapter 1 Chapter 1 Chapter 1 Chapter 1	1 2	Chapter 15 P Recognition Main Proceet Chapter 15 P Recognition Nonmain Pro	etition for of a Foreign ding etition for of a Foreign
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Broker  Clearing Bank			<b>N</b>	ure of Debts	
					eck one box.)	
	Tax-Exempt Er (Check box, if appli  Debtor is a tax-exempt under Title 26 of the U Code (the Internal Reve	cable.) organization Inited States	Debts are pridebts, define § 101(8) as individual programmer personal, far hold purpose	ed in 11 U.S. "incurred by rimarily for a mily, or hous	C. bus an	ots are primarily siness debts.
Filing Fee (Check one bo	ox.)	Check one b	C	hapter 11 D	ebtors	
Full Filing Fee attached.			is a small business	debtor as def	fined in 11 U.S.	C. § 101(51D).
Filing Fee to be paid in installments (applicable to signed application for the court's consideration of	o individuals only). Must attach	Debtor	is not a small busin	ess debtor as	defined in 11 U	J.S.C. § 101(51D).
unable to pay fee except in installments. Rule 10	006(b). See Official Form 3A.	Check if:  Debtor insiders	's aggregate noncon s or affiliates) are le	ntingent liquiess than \$2,19	dated debts (exc 90,000.	cluding debts owed to
attach signed application for the court's consider		A plan Accept	plicable boxes: is being filed with t ances of the plan we	ere solicited	prepetition fron	n one or more classes
Statistical/Administrative Information		OI CIEC	litors, in accordance	s with 11 O.S	s.c. g 1120(0).	THIS SPACE IS FOR
Debtor estimates that funds will be available Debtor estimates that, after any exempt prodistribution to unsecured creditors.			d, there will be no f	ùnds availab	le for	COURT USE ONLY
Estimated Number of Creditors  1-49	1,000- 5,001- 5,000 10,000	10,001- 2		001- 0,000	Over 100,000	
Estimated Assets  So to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001 \$ to \$100 t		00,000,001 \$1 billion	☐ More than \$1 billion	
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 \$ to \$100 t		00,000,001 \$1 billion	☐ More than \$1 billion	

Voluntary Petition Case 09-70684 Doc 1 Filed 02/27/09	NED 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Page 2
(This page must be completed and filed in every case.)  DOCUMENT	\$PURGEN 2001 1281U	
All Prior Bankruptcy Cases Filed Within Last 8 Y	ears (If more than two, attach additional sheet.)  Case Number:	Date Filed:
Where Filed:		
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil		
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A	Exhibit B	
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed if debtor whose debts are primarily continuously of the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	onsumer debts.)  foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the
Exhibit A is attached and made a part of this petition.	x	
	Signature of Attorney for Debtor(s)	Date)
Exhibit	c	
Does the debtor own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or safety?
_		
Yes, and Exhibit C is attached and made a part of this petition.		
☑ No.		
(To be completed by every individual debtor. If a joint petition is filed.  Exhibit D completed and signed by the debtor is attached and		
If this is a joint petition:		
Exhibit D also completed and signed by the joint debtor is atta	ched and made a part of this petition.	,
Information Regarding (Check any appli  Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 da	cable box.) f business, or principal assets in this District for	180 days immediately
There is a bankruptcy case concerning debtor's affiliate, general part	tner, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	e of business or principal assets in the United S is a defendant in an action or proceeding [in a f	
Certification by a Debtor Who Resides a (Check all application)		
Landlord has a judgment against the debtor for possession of deb	tor's residence. (If box checked, complete the f	iollowing.)
	(Name of landlord that obtained judgment)	
	(Address of landlord)	-,
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess	circumstances under which the debtor would b ion, after the judgment for possession was enter	e permitted to cure the ed, and
Debtor has included with this petition the deposit with the court of filing of the petition.	of any rent that would become due during the 30	-day period after the
Debtor certifies that he/she has served the Landlord with this cert	ification. (11 U.S.C. § 362(1)).	

B 1 (Official Form) 1 (1908) 09-70684 Doc 1 Filed 02/27/09	Entered 02/27/09 11:31:37 Desc Mair age 3
Voluntary Petition Document	Name of Debtor(s).28
(This page must be completed and filed in every case.)	SUK, HYON CHU
Signa	tures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code.  Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Debtor  Telephone Number (if not represented by attorney)  Date	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)  (Printed Name of Foreign Representative)
/ Signature of Attorneys	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)  JANE H. PARK  Printed Name of Attorney for Debtor(s)  MIRAE LAW, LLC  Firm Name  2800 S. RIVER RD., SUITE 170  Address DES PLAINES, IL 60018  847-297-0009  Telephone Number  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.  Signature of Debtor (Corporation/Partnership)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
I dealers and as monator of marines that the information provided in this matition is two	·
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
XSignature of Authorized Individual	Names and Carial County, much as a Call attack a dividual and a second country of
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

	Debtor					If known)	
In re	HYON CHU :	<u>S</u> UK	<b>,</b>		Case No.		
	•		Document	Page 4 of 28			
BOA (C	THICIAIC BEEN ON COMPAN	DOC I	Filed 02/27/09	Entered 02/2/	//09 11:31:37	Desc Mair	)

# SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNETY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1393 SPRING VALLEY DR CAROL STREAM, IL 60188	OWNER	J	\$230,000.00	\$210,034.36
		otal >	\$230.00.00	

(Report also on Summary of Schedules.)

Debtor					(If known)	
In re		Document	Page 5 of 28	Case No		_
Ber (Official Case 99-47684	Doc 1	Filed 02/27/09	Entered 02/2	7/09 11:31:37	Desc Main	

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or crédit unions, brokerage houses, or cooperatives.		WASHINGTON MUTUAL BANK CHECKING ACCOUNT ACCOUNT NO. 1854933968	W	#100
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		FURNITURE, COMPUTER	W	\$1,000,00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		CLOTHING	W	\$1,000,00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	x			
<ol> <li>Interests in insurance policies.</li> <li>Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			

\ Case 09-70004 DUC 1	B6B	(Official Form	<b>679-1768</b> 24	Centc 1
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In re HYON CHU SUK	 Case No.
Debtor	 (If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

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	TIMON CHILL CHIL	Document	Page 7 of 28	
n re	HYON CHU SUK	•	Case No.	

Debtor

(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			-
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

	Debtor					(If known)	
In re	HYON CHU S	UK	Document	Page 8 of 28	Case No.	·	_
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# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

bebtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceed
Check one box)	\$136,875.

(Check one box)	\$136,875.
□ 11 U.S.C. § 522(b)(2)	
□ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
PRIMARY RESIDENCE: 1393 SPRING VALLEY DR CAROL STREAM, IL 60188			\$230,000.00
			-
		·	·

	(	Case	09-7	70684	
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Summary of Certain Liabilities and Related

Data.)

, ( ,		3
In re	HYON CHU SUK	Case No.

Doc 1

Debtor

(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 8405029532			1ST MORTGAGE ON					
WASHIGNTON MUTUAL P.O.BOX 9001123 LOUISVILLE, KY 40290		J	1393 SPRING VALLEY DR, CAROL STRBAM, IL 60188				\$131,138.17	
			VALUE \$230,000.00					
ACCOUNT NO. 0036014150 POPULAR MORTGAGE SERVICES 121 WOODCREST RD CHERRY HILL, NJ 08003		Н	2ND MORTGAGE ON 1393 SPRING VALLEY DR, CAROL STREAM, IL 60188				\$78,896.19	
			VALUE \$					
ACCOUNT NO.								
continuation sheets	<u> </u>	<u> </u>	VALUE \$ Subtotal ► (Total of this page)		<u> </u>	L	\$210,034.36	\$
			Total ► (Use only on last page)				\$210,034.36	\$
			(222 only on that page)				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical

Case 09-70 B6E (Official Form 6E) (1		Filed 02/27/09 Document	Entered 02/27/09 11 Page 10 of 28	L:31:37 Desc Main
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In re	HYON CHU SUK		Case N	lo
	Debtor			(if known)
SCHEDULE	E - CREDIT	ORS HOLDIN	NG UNSECURED P	RIORITY CLAIMS
unsecured claims entitled to pr including zip code, and last for	iority should be listed or digits of the accoun	d in this schedule. In the nt number, if any, of all	e boxes provided on the attached entities holding priority claims	the sheets provided. Only holders of d sheets, state the name, mailing address, against the debtor or the property of the y and label each with the type of priority.
debtor chooses to do so. If a n	ninor child is a credit	or, state the child's initi		d the creditor and may be provided if the the child's parent or guardian, such as ed. R. Bankr. P. 1007(m).
entity on the appropriate sched both of them, or the marital co Joint, or Community." If t	ule of creditors, and mmunity may be liab he claim is continger ted." If the claim is a	complete Schedule H-Cole on each claim by plant, place an "X" in the co	Codebtors. If a joint petition is f cing an "H," "W," "J," or "C" in olumn labeled "Contingent." If	umn labeled "Codebtor," include the iled, state whether the husband, wife, the column labeled "Husband, Wife, the claim is unliquidated, place an "X" in "(You may need to place an "X" in more
			otals" on each sheet. Report the deport this total also on the Summ	total of all claims listed on this Schedule nary of Schedules.
entitled to priority listed on thi	s Schedule E in the b	ox labeled "Totals" on		ch sheet. Report the total of all amounts chedule. Individual debtors with I Data.
amounts not entitled to priority	listed on this Sched	ule E in the box labeled		n each sheet. Report the total of all completed schedule. Individual debtors elated Data.
Check this box if debtor h	as no creditors holdi	ng unsecured priority c	laims to report on this Schedule l	E.
TYPES OF PRIORITY CL	AIMS (Check the app	ropriate box(es) below if o	laims in that category are listed on th	ne atfached sheets.)
☐ Domestic Support Obliga	ations			
				debtor, or the parent, legal guardian, or assigned to the extent provided in

# Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

## Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

## Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

B6E (Offi	Case 09-70684 cial Form 6E) (12/07) – C		Filed 02/27/09 Document	Entered 02 Page 11 of 2	/27/09 <sub>3</sub> 11:31:37 8	Desc Main
In re	HYON CHU	SUK	······································	Case No	(if known)	
	Debtor				(11 known)	
Certain	n farmers and fishermen					
Claims of	certain farmers and fishermer	n, up to \$5,40	0* per farmer or fish	erman, against the d	ebtor, as provided in 11	U.S.C. § 507(a)(6).
Deposi	ts by individuals					
	individuals up to \$2,425* for ot delivered or provided. 11 U			or rental of property	or services for personal,	family, or household use,
Taxes :	and Certain Other Debts Ow	ed to Goveri	nmental Units			
Taxes, cu	stoms duties, and penalties ov	ving to federal	l, state, and local go	vernmental units as s	set forth in 11 U.S.C. § 50	07(a)(8).
☐ Comm	itments to Maintain the Cap	ital of an Ins	ured Depository In	stitution		
Claims be Governors § 507 (a)(9	ased on commitments to the F of the Federal Reserve System ).	DIC, RTC, Di	rector of the Office decessors or successor	of Thrift Supervision ors, to maintain the c	n, Comptroller of the Cur apital of an insured depo	rency, or Board of sitory institution. 11 U.S.C.
Claims	for Death or Personal Injur	y While Deb	tor Was Intoxicate	i		
Claims fo drug, or an	or death or personal injury restother substance. 11 U.S.C. §	alting from the 507(a)(10).	e operation of a mot	or vehicle or vessel v	while the debtor was into	xicated from using alcohol,
* Amounts adjustment	are subject to adjustment on A	April 1, 2010,	and every three yea	rs thereafter with res	pect to cases commenced	i on or after the date of
				•		
			continuatio	n sheets attached		

ROL (OID	cial Form 6F) (12/07) Case 09-70684	Doc 1	Filed 02/27/09	Entered 02/27/09 11:31:37	Desc Main	
In re	HYON CHU SU	JΚ	Document	Page 12 of Case No.		
	Debtor				(if known)	_

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CONTINGENT CODEBTOR MAILING ADDRESS INCURRED AND CLAIM DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Original Creditor - Washington Mutual 4365307 ACCOUNT NO. Visa Credit Card Debt Central credit Services, Inc. Card# 4185 8121 5509 2486 \$24,929.90 P.O. BOX 15118 Jacksonville, FL 32239-5118 15563439 Original Creditor - Washington Mutual ACCOUNT NO. Master Credit Card Debt FMS Inc. Card# 5418 2254 1669 5086 \$22,904.32 P.O.BOX 707600 Tulsa, OK 74170-7600 ACCOUNT NO. 372731859161002 American Express Credit Card Debt American Express \$12,274.69 P.O. BOX 6618 Omaha, NE 68105-0618 ACCOUNT NO.4417121031186193 Visa Credit Card Debt Case#08 M1 145026 Chase \$6733.16 Cardmember Services Chase v. Hyon C. Suk P.O.BOX 15153 Wilmington, DE 19886-5153 Subtotal> \$6842.07 2 continuation sheets attached Total≯ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

<b>B6F (Official Form 6F) (12/07) - Cont.</b> Case 09-70684 Doc 1	B6F	(Official	Form 6F)	(12/07) - 09-706	Cont.	Doc	1
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HYON CHU SUK

Case No.

Debtor

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4802132616130780  Capital One Bank P.O. BOX 5294  Carol Stream, IL 60197-5294			Visa Credit Card Debt				\$19,644.60
ACCOUNT NO. 4802132500610327  Capital One Bank P.O. BOX 5294  Carol Stream, IL 60197-5294			Visa Credit Card Debt				\$20,363.82
ACCOUNT NO.4122510021226330  GC Services Limited Partnership Collection Agency Division P.O. BOX 26999 San Diego, CA 92196		. 1	Original Creditor- Citi Bank Visa Credit Card Debt			,	\$9,770.28
ACCOUNT NO. 3T2VQ0  NCO Financial Systems P.O.BOX 15740 Wilmington, DE 19850-5740			Orig. Creditor - Commonwealth Edison Utility Bill - Electricity Account# 4250724017				\$903.13
ACCOUNT NO. 902702  Miracle Financial, inc. P.O.BOX 505  Linden, MI 48451-0150			Orig. Creditor - Verizon Wireless Mobile Phone Bill				\$160.07
Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured  Nonpriority Claims  Subtotal						lototal≯	\$ 50,841.90
Total>  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical  Summary of Certain Liabilities and Related Data.)						\$	

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HYON CHU SUK

Debtor

Case No.

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 80050509  United Collection Bureau, Inc. 5620 Southwyck Blvd., SUite 206 Toledo, OH 43614			Orig. Creditor - Chase Bank USA Visa Credit Card Debt Card# 4246 3151 4732 6357				\$17,846.45
ACCOUNT NO. KALSO1  Fredriksen Fire Equipment Co. 760 Thomas Dr Bensenville, IL 60106			Service Bill				\$59.44
ACCOUNT NO. G-10033506  ER Solutions, Inc. 800 SW 39th Street Renton, WA 98057			Original Creditor - Washington Mutual Account # 018500004933968				\$136.72
ACCOUNT NO. 661955195-A  Law Office of Mitchell N. Kay, P.C. 205 West Randolph St/. SUite 920  Chicago, IL 60606			Original Creditor - Washington Mutual Line of Credit				\$11,469.93
ACCOUNT NO.							
Sheet no. 3 of 3 continuation sheets att to Schedule of Creditors Holding Unsecus Nonpriority Claims					Sut	ototal≻	\$ 29,512.54
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable	ted Sche on the St	atistical	\$ 147,196.51

	Debtor				(if known)	
In re	HYON CHU S	UK	Doçument	Page 15 of 28 <sub>No.</sub>		_
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# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE						
Status: M	RELATIONSHIP(S): YOUNG C. SUK, HUS	BAND	AGE(S): 41				
Employment:	DEBTOR		SPOUSE				
Occupation			MECHANIC				
Name of Employer		AN	MERICA'S AUTO BODY, INC				
How long employe	ed	<u> </u>	9 YEARS				
Address of Employ	ver	810 LUNT AVE SCHAUMBURG, IL 60193					
	of average or projected monthly income at time filed)	DEBTOR	SPOUSE				
		\$	\$ <u>5200.00</u>				
<ol> <li>Monthly gross wa (Prorate if not p</li> </ol>	ges, salary, and commissions	•	•				
2. Estimate monthly		Ψ	Ψ				
3. SUBTOTAL		\$	\$5200.00				
4. LESS PAYROLL	DEDUCTIONS						
a. Payroll taxes a	nd social security	\$	\$ <u>770.00</u>				
b. Insurance		\$	\$				
c. Union dues d. Other (Specify):		\$	\$ \$				
d. Other (Specify	)	<b>*</b>	<del>*</del>				
5. SUBTOTAL OF	PAYROLL DEDUCTIONS	\$	\$ <u>770.00</u>				
6. TOTAL NET MO	ONTHLY TAKE HOME PAY	\$	<u>\$4430.00</u>				
7. Regular income fi (Attach detailed	rom operation of business or profession or farm	\$	\$				
8. Income from real		\$	\$				
<ol><li>Interest and divid</li></ol>		\$	\$				
the debtor's u	enance or support payments payable to the debtor for se or that of dependents listed above	\$	\$				
	or government assistance						
(Specify):  12. Pension or retire	amant income	\$	\$				
13. Other monthly is		\$	\$				
(Specify):		\$	\$				
14. SUBTOTAL OF	LINES 7 THROUGH 13	\$	\$				
15. AVERAGE MC	NTHLY INCOME (Add amounts on lines 6 and 14)	\$	<u>\$ 4430. ○ ○</u>				
17 701 701 70	SERVICE MONEYIN VINCOVER (C. 15 1	\$ 4430.00					
totals from line 15)	VERAGE MONTHLY INCOME: (Combine column	(Report also on Summary of Schedules and, if applicable,					

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

n	ahtar			(if known)
In re	HYON CHU SUK	, Document	Page 16 of 28 Case No.	·
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# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." \$2078.74 1. Rent or home mortgage payment (include lot rented for mobile home) Yes \_\_\_\_\_\_ No \_\_\_ a. Are real estate taxes included? Yes \_\_\_\_\_ No 🗸 b. Is property insurance included? \$550.00 2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone \$ 400.00 d. Other GAS 3. Home maintenance (repairs and upkeep) s 600.00 4. Food \$ <u>150</u>.00 5. Clothing \$ \_\_\_\_\_ 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) \$\_\_\_\_\_ 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10.Charitable contributions 11.Insurance (not deducted from wages or included in home mortgage payments) \$ 45.00 a. Homeowner's or renter's b. Life \$ <u>400.00</u> c. Health \$ <u>240.0</u>0 d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$653.29 a. Auto b. Other \$\_\_\_\_ c. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, \$<u>5</u>117.03 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

B7 (Official Form 7) (12/07)

## UNITED STATES BANKRUPTCY COURT

	Northern	DISTRICT OF	Illinois	
In re:	HYON CHU SUK	, Case No	(if known)	

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
-\$30,000 (2006) Kaleido Scoops Ire Cream

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

#### Payments to creditors

Complete a. or b., as appropriate, and c.

Non

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**  **AMOUNT** 

PAID

AMOUNT STILL OWING

None

Z

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS**  **AMOUNT** PAID OR

AMOUNT STILL OWING

VALUE OF **TRANSFERS** 

 $\square$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

CHASE BANK v. HYON CHU SUK CASE# 08 M1 145026

CREDIT CARD DEBT

CIRCUIT COURT OF COOK COUNTY 1ST DISTRICT

PENDING

 $\mathbf{Z}$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DATE OF

DESCRIPTION AND VALUE OF PROPERTY

BENEFIT PROPERTY WAS SEIZED

**SEIZURE** 

#### Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE Of PROPERTY

#### 7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF **PROPERTY** 

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

INCHARGE EDUCATION FOUNDATION, INC

JANUARY 27, 2009

\$40.00

MIRAE LAW, LLC

JANUARY 22, 2009

\$1500.00

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

DATE

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

## 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF

CONTENTS

DATE OF TRANSFER OR SURRENDER,

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

....

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

**ENVIRONMENTAL** 

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

None Ø

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

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which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL-SECURITY

NAME OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

**ADDRESS** NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

1023 S. ROSELLE RD ICE CREAM SHOP SCHAUMBURG, IL

12/1/2005 - 5/30/2008

60196

KALEIDOSCOOPS ICECREAM

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None 

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

HYUNG C. LIM, CPA

4001 W. DEVON AVE #206, CHIAGO, IL 60193

12/2005



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories

Z

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

**DOLLAR AMOUNT** OF INVENTORY (Specify cost, market or other basis)

 $\mathbf{Z}$ 

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

Z

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST



If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

## 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have affairs and any attachments thereto and that	we read the answers contained in the foregoing statement of financial t they are true and correct.
Date Z-09-09	Signature
Date	of Debtor Signature of Joint Debtor
	(if any)
[If completed on behalf of a partnership or corpora	ution]
I declare under penalty of perjury that I have read the thereto and that they are true and correct to the best	ne answers contained in the foregoing statement of financial affairs and any attachments of my knowledge, information and belief.
Date	Signature
	Print Name and Title
_	corporation must indicate position or relationship to debtor.}  continuation sheets attached  to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
1 charly for making a fallo characterist. 1 the of up to	
I declare under penalty of perjury that: (1) I am a bankruptcy compensation and have provided the debtor with a copy of this and 342(b); and, (3) if rules or guidelines have been promulgate	ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)  y petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for so document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), ted pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by the maximum amount before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of Bankruptcy Petition	Social-Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state th responsible person, or partner who signs this document. Address	ne name, title (if any), address, and social-security number of the officer, principal,
	ı
X Signature of Bankruptcy Petition Preparer	Date
Names and Social-Security numbers of all other individuals wh not an individual:	no prepared or assisted in preparing this document unless the bankruptcy petition preparer is

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

fines or imprisonment or both. 18 U.S.C. § 156.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in

B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Hyon Chu Suk	Case No.
_	Debtor	Chapter 7

# **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

secured by property of the estate. Attach additional pages if n	ecessary.)
Property No. 1	
Creditor's Name: WAMU	Describe Property Securing Debt: Residential Home
Property will be (check one):  Surrendered  Retained	
If retaining the property, I intend to (check at least one):  Redeem the property  Reaffirm the debt  Other. Explain using 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one):  **Discrete** Claimed as exempt**	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):  Surrendered Retained	
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one): ☐ Claimed as exempt	Not claimed as exempt